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**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
BALTIMORE DIVISION**

In RE:

CYNTHIA NEAL

Case No: 12-26542-RAG

Debtor

Chapter: 7

ONE WEST BANK, FSB

FEDERAL HOME LOAN

Debtors Objecting to Motion

MORTGAGE BANK to Reopen for Continued Attempts

MARK H. WITTSTADT,

to Collect a Discharged Debt

GERARD WILLIAM WITTSTADT, JR

DEBORAH A. HOLLOWAY HOILL and

MORRIS HARDWICK SCHNEIDER, LLC,

Defendants.

CYNTHIA NEAL

Debtor

And

JOSEPH J. BELLINGER

Trustee

Respondents

CONTESTED MATTER

Pursuant § 9014

U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
BALTIMORE

2013 AUG 20 PM 12:57

FILED

Cynthia Neal, in Pro Se, (hereinafter "the Debtor"), files this Motion pursuant to Rule 11 U.S.C. § 524(a), 524(a)(2), and alleges as follows:

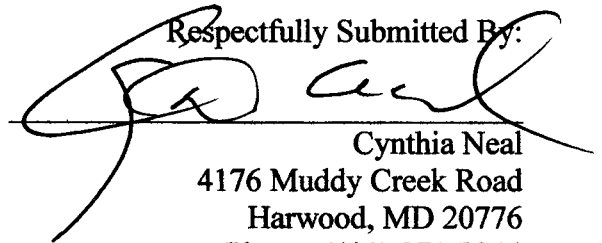
**MOTION TO REOPEN FOR CONTINUED ATTEMPTS TO COLLECT A  
DISCHARGED DEBT**

COMES NOW the Debtor, Cynthia Neal, self-represented, and moves this Honorable Court for the entry of an Order to Re-Open due to continued attempts to collect a discharged debt against creditor Defendants One West Bank, FSB, Federal National Home Mortgage Loan Company, Mark H. Wittstadt, Gerard William Wittstadt, Jr., Deborah A. Holloway Hill and Morris Hardwick Schneider and as grounds therefore would state as follows:

1. Debtor filed a voluntary petition under Chapter 7 of Title 11 and was discharged on December 12, 2012.
2. In her bankruptcy schedules, Debtor disputed the alleged security interest of One West Bank, FSB and listed the debt as disputed, contested and unsecured.
3. One West Bank, FSB was listed in the Debtor's schedules and on her creditor matrix and said creditor had notice of the bankruptcy proceedings.
4. One West Bank, FSB, did not attend the 341 first meeting of creditors, did not file a proof of claim, did not file an adversary proceeding to challenge the dischargeability of the debt, and took no action while the case was active and pending and never obtained stay relief.
5. The subject debt was listed unsecured and discharged as an unsecured debt. Since the debt was discharged as an unsecured debt, the court found that the debt was in fact unsecured, which eliminated any alleged security interest, which decision is *res judicata*.
6. The discharge constitutes a permanent statutory injunction prohibiting creditors from taking any action, including the filing of a lawsuit, designed to collect a discharged debt. The court for violating the discharge injunction can sanction a creditor. The normal sanction for violating the discharge injunction is civil contempt, which is often punishable by a fine.
7. Defendants Mark H. Wittstadt and Defendant Morris Hardwick Schneider, LLC have filed a foreclosure notice stating that they will sell the property in forty-five (45) days. Defendant Mark H. Wittstadt has indicated that Defendants Gerard

William Wittstadt, Jr. and Defendant Deborah A. Holloway Hill have the authority to sell the property. The foreclosure notice and the attempt to sell the subject property is a willful attempt to collect a discharged debt and violates the injunction of the Bankruptcy Court enjoining such action.

Respectfully Submitted By:

A handwritten signature in black ink, appearing to read 'Cynthia Neal', is written over a horizontal line.

Cynthia Neal  
4176 Muddy Creek Road  
Harwood, MD 20776  
Phone: (410) 271-2244

**CERTIFICATE OF SERVICE**


I HEREBY CERTIFY that on this 20th day of August, 2013, a true and correct copy of the foregoing Motion for Contempt has been furnished to the following:

**ONE WEST BANK, FSB**  
888 E. Walnut Street  
Pasadena, CA 91101

**Michael T. Cantrell**  
Attorney for Movant  
312 Marshall Avenue - Suite 800  
Laurel, MD 20707

**Mark H. Wittstadt**  
**Gerard William Wittstadt, Jr.**  
**Deborah A. Holloway Hill**  
c/o MORRIS HARDWICK SCHNEIDER, LLC  
9409 Philadelphia Road  
Baltimore, MD 21237

**MORRIS HARDWICK SCHNEIDER, LLC**  
9409 Philadelphia Road  
Baltimore, MD 21237

  
\_\_\_\_\_  
Cynthia Neal, Debtor without Counsel  
4176 Muddy Creek Road  
Harwood, MD 20776  
Phone: 410-271-2244